

t12/3,k/all

12/3,K/1 (Item 1 from file: 349) .
DIALOG(R)File 349:PCT FULLTEXT
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00963611 **Image available**

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET
POUR SERVICES DE LOCATION DE VEHICULES**

Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US
, US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

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, US (Residence), US (Nationality), (Designated only for: US)
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SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US
(Residence), US (Nationality), (Designated only for: US)
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KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite
1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200297700 A2 20021205 (WO 0297700)
Application: WO 2001US51431 20011019 (PCT/WO US0151431)
Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 237932

Fulltext Availability:

Detailed Description

Detailed Description

... software to a high volume user of such rental
vehicle services wherein an Internet web portal is ...invoices, reject
invoices, and
also remit invoices. Such invoice remittance may also include
the actual transfer of funds through an electronic funds
transfer medium, or otherwise as previously arranged between

the business partners.

It should be understood that...

12/3,K/2 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00851775 **Image available**

ADVANCED ASSET MANAGEMENT SYSTEMS

SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES

Patent Applicant/Assignee:

VIRTUAL ASSETS INCORPORATED, 10387 Eclipse Way, Columbia, MD 21044, US,
US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

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JACKSON Christopher K, 10387 Eclipse Way, Columbia, MD 21044, US, US
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LAYMAN Kevin W, 1123 King Street, Redwood City, CA 94061, US, US
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NEWMAN Edward J Jr, 1919 Prairie Square, Apt. 116, Schaumburg, IL 60173,
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200184906 A2-A3 20011115 (WO 0184906)

Application: WO 2001US15283 20010511 (PCT/WO US0115283)

Priority Application: US 2000569023 20000511

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 124618

Fulltext Availability:

Detailed Description

Detailed Description

... offered by some embodiments are mechanisms allowing for
the transfer, transmittal, receipt, aggregation, distribution, and
exchange of **cash** and non-cash assets within and between virtual
accounts, as well as between virtual accounts...17 shows a logical
connection from a primary account in one virtual account to a
subordinate public account in a second virtual account which contains
multiple subordinate public accounts.

Figure 18...

12/3,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00788819 **Image available**

**ELECTRONIC PREFUNDED PURCHASING UNIT ACCOUNT FUNDING NETWORK AND METHOD
RESEAU DE FINANCEMENT DE COMPTES D'UNITES D'ACHAT PREPAYEES ELECTRONIQUES
ET PROCEDE ASSOCIE**

Patent Applicant/Assignee:

PEREZ Luis Andres, 682 Marret Road, Lexington, MA 02421, US, US
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Legal Representative:

CAHILL Ronald E (et al) (agent), Nutter, McClennen & Fish, LLP, One
International Place, Boston, MA 02110-2699, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200122333 A1 20010329 (WO 0122333)

Application: WO 2000US26169 20000922 (PCT/WO US0026169)

Priority Application: US 99155501 19990922

Designated States: AU BR CA MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 9045

English Abstract

A network **funding** system includes at least one point of **funding**
terminal (16) for operation by the distribution merchant, at least one
buyer computer (11) for operation by a user desiring to **purchase** a **web**
hosted product, a host computer (19) which provides access to a
proprietary **website**, at least one **affiliated** merchant computer (15)
to display merchandise to the registered user, and at least one payment
...

12/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00762425 **Image available**

**AN ELECTRONIC-RECEIPTS SERVICE
SERVICE ELECTRONIQUE DE RECUS**

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200075834 A2-A3 20001214 (WO 0075834)

Application: WO 2000US15368 20000602 (PCT/WO US0015368)

Search Report from Ginger R. DeMille

Priority Application: US 99137575 19990604; US 99141380 19990628; US
2000480883 20000110

Designated States: CA JP

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 18738

Fulltext Availability:

Claims

Claim

... transaction occurring at a
merchant location as well as to cyberspace transactions occurring at an
e - commerce website.

When fully deployed as envisioned, the electronic-receipts

22

service has many users, sites...A1 - A3 omit the menu bar across the top
of the

Welcome (Figure WP5) and **dependent web pages** - after detailing the
menu bar when it first appears. Further, Figures A1 - A3 omit self...140
and participants I AO, directly or through forwarding.

Where the customer presents an electronic- **funds - transfer** card

30 for payment, he swipes the card through the TC of the POS system...

12/3,K/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761426

**METHOD AND APPARATUS FOR SURROGATE CONTROL OF NETWORK-BASED ELECTRONIC
TRANSACTIONS**

**PROCEDE ET APPAREIL PERMETTANT LA COMMANDE AUXILIAIRE DE TRANSACTIONS
ELECTRONIQUES EN RESEAU**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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VOGT David A, 15112 Shining Star Lane, San Leandro, CA 94579, US, US
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Legal Representative:

BIRCH Anthony L (agent), Finnegan, Henderson, Farabow, Garrett & Dunner,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073934 A2 20001207 (WO 0073934)

Application: WO 2000US14767 20000526 (PCT/WO US0014767)

Priority Application: US 99136734 19990528

Parent Application/Grant:

Related by Continuation to: US 99136734 19990528 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

415-Oct-0304:26 PM

Search Report from Ginger R. DeMille

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 28539

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... Currency Conversion Partner web site or, optionally, allowed to
I 0 immediately spend the newly **transferred money** at the **surrogate**
system **web site** .

Yet another way in which a **surrogate** system account is funded is with
incentive code conversion **funding** . Both online and offline companies
and
retail merchants can use the surrogate system to support **online**
shopping by 5 performing incentive code conversion. For example, a soft
drink company may place incentive...

...and one dollar, but are not so limited. The incentive codes are input
into the **surrogate** system **web site** by the user, much like a gift
certificate code. The incentive codes are converted into...

Claim

I I A method for **surrogate control of electronic commerce**
transactions,
comprising:

funding at least one surrogate account in a surrogate electronic
system;

accessing at least one **electronic commerce** system through the
surrogate

electronic system;

selecting at least one item for purchase from the at least one
electronic

commerce system;

selecting at least one credit account in the surrogate electronic system;
determining an amount due to complete at least one purchase transaction
on the at least one **electronic commerce** system;

I I **transferring funds** equal to the amount due from the at least one
surrogate
account to the at...

...at least one user account is funded by a user with at least
one user **funding** source;
at least one proxy server coupled among the at least one database, the at
...

...server, wherein payment for the at least one purchase transaction is
funded using a surrogate **funding** source loaded with funds from the at
least one user 1 3 account.

16 The...receiving and aggregating funds from a plurality of fund
sources.

28 A device for controlling **electronic commerce** transactions,
comprising
at least one surrogate processing system including a database coupled
among at least one client computer and at least one electronic merchant

Search Report from Ginger R. DeMille

system and a **surrogate web site** and at least one financial system and at least one transparent proxy server, wherein the...

...at least one purchase transaction

1 3 on the at least one electronic merchant system;

transfer funds equal to the amount due from the at least one surrogate

1 5 account to...when executed in a processing system, causes the system to control electronic

commerce transactions, the **control** comprising:

funding at least one **surrogate** account in a surrogate electronic system;

accessing at least one **electronic commerce** system through the surrogate

electronic system;

selecting at least one item for purchase from the at least one

electronic

commerce system;

selecting at least one credit account in the surrogate electronic system;

determining an amount due to complete at least one purchase transaction

1 1 on the at least one **electronic commerce** system;

transferring funds equal to the amount due from the at least one surrogate

account to the at...when executed in a processing system, causes the system to control electronic

commerce transactions, the **control** comprising:

funding at least one **surrogate** account in a surrogate electronic system;

accessing at least one **electronic commerce** system through the surrogate

electronic system;

selecting at least one item for purchase from the at least one

electronic

commerce system;

selecting at least one credit account in the surrogate electronic system;

determining an amount due to complete at least one purchase transaction

1 1 on the at least one **electronic commerce** system;

transferring funds equal to the amount due from the at least one surrogate

account to the at...

...SERVER 110

102 GUEST BROWSING

(DUSER/FUNDER LOGON USER

MERCHANT

REVIEW ACCOUNT TRANSACTIONS

OR TRANSACTION

SHOPPING AT ONLINE --- %

MERCHANTS N

E

%%T

PROXY SERVER

0

R

K

106 SURROGATE

rr% SHOPPERS PAY ---> FORM

12i FOR PURCHASES FILL ENGINE

SURROGATE 200

SYSTEM **SURROGATE 202**

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SYSTEM
MANAGEMENT
WEBSITE

212
CLIENT N MERCHANT
PAY
E PAGE TOOL
OOMPETER T SURROGATE SYSTEM DATABASE
204
WEB...to Add Money to Your Account I Click here to Shop
Enter surroga 1002
Select **funding** typ7e 1004
4
Input **funding** information 1006
ICheck/validate **funding** source 1008
jApply funds to selected account 1 01 0
G
Figure 10
w
IM...

...shopping accountl You're now ready to
access the amazing selection, discounts and convenience of **online**
shopping ! All this Is now yourst
a cool stuff from so many online merchants - and not...

12/3,K/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00418748 **Image available**

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
PROTECTION**
**SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION
DE DROITS ELECTRONIQUES**

Patent Applicant/Assignee:

INTERTRUST TECHNOLOGIES CORP,

Inventor(s):

GINTER Karl L,
SHEAR Victor H,
SIBERT W Olin,
SPAHN Francis J,
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9809209 A1 19980305

Application: WO 97US15243 19970829 (PCT/WO US9715243)

Priority Application: US 96706206 19960830

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI

FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 195626

Fulltext Availability:

Detailed Description

Detailed Description

... interconnection of appliances
provides a foundation for much greater electronic interaction and
the evolution of **electronic commerce**. A variety of capabilities
are required to implement an **electronic commerce** environment.

VDE is the first system that provides many of these capabilities
and therefore solves...may include
interprocess service requests as discussed above. ROS 602
supports conditional and/or state **dependent** execution of
controlled processors within any VDE node. The location that
the process executes and...

12/3,K/7 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00344642

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
PROTECTION**

**SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION
ELECTRONIQUE DES DROITS**

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC,

Inventor(s):

GINTER Karl L,

SHEAR Victor H,

SPAHN Francis J,

VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2 19960906

Application: WO 96US2303 19960213 (PCT/WO US9602303)

Priority Application: US 95388107 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL

PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY

KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 207972

Fulltext Availability:

Detailed Description

Detailed Description

... may include

interprocess service requests as discussed above. ROS 602
supports conditional and/or state **dependent** execution of
controlled processors within any VDE node. The location that
the process executes and...

12/3,K/8 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02282385 91724797

**Compliance in commercial and private banking activities--tips for managing
compliance in the "not me" words**

Patrick, Pat

Search Report from Ginger R. DeMille

ABA Bank Compliance v22n11 PP: 13-20 Nov/Dec 2001
ISSN: 0887-0187 JRNL CODE: BCP
WORD COUNT: 4294

...TEXT: the bank's pages, security and privacy, disclosures, third parties, responsibility and accountability, and change **control** .

Dealing with and through third parties. **Affiliated** and unaffiliated vendors, brokers, indirect lenders, home construction builders - the possibilities are endless, and risks are rampant. For example: If an **e-commerce** vendor is used to generate small-business loan applications, how are adverse action requirements met...

... lending, have RESPA Section 8 kickback rules been considered? Is it possible the bank is **funding** a predatory lender?

Not meeting customer expectations. For example, the GLBA privacy requirements technically do...

12/3,K/9 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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06276654 Supplier Number: 54404500 (USE FORMAT 7 FOR FULLTEXT)

Geo Vision International Group Announces Private Placement.

PR Newswire, p3154

April 19, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 186

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...a private placement of \$1,000,000 in the UK and the United States. The **funding** is to be utilized for the development of the company's Worldlink shopping mall on...

...subsidiary, launched the Internet web site in December 1998. The site features both catalogs and **e-commerce** vendors from all over the world in an international cyber mall inviting consumers to shop...

...Music & Videos, Fragrances & Beauty, Leather Fashion, Health Products, Giftware and General Merchandise. To date, the **web site** has **affiliated** product vendors from the US, Canada, the UK, Germany, Greece, and is currently developing participants...

12/3,K/10 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11782542 SUPPLIER NUMBER: 58411760 (USE FORMAT 7 OR 9 FOR FULL TEXT)

LISTINGS.

National Real Estate Investor, 41, 15, 28

Nov 30, 1999

ISSN: 0027-9994

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 41105 LINE COUNT: 08121

... Ltd.

Search Report from Ginger R. DeMille

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E-mail: Ioans@collateral.com
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NEW YORK

Mineola

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...140 Grand St.
(10601)
(914) 683-1898, FAX: (914) 683-1897

OHIO

Cincinnati

First Equity **Funding** Group, Inc.
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(513) 971-0400, FAX: (513) 791-0443
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Columbus

Banc One Capital **Funding** Corporation
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Website: www.reilly.com

Reston

Banc One Capital **Funding** Corporation
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(20190)
FAX: (703)...7334

Cortlandt Manor

Windham Assocs.
Janet Whitney, Principal
104 Oregon Rd.
(10567-1233)

Mineola

PW **Funding** inc.
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200 Old Country Rd., Ste. 580

Search Report from Ginger R. DeMille

(11501)
(516) 663...

12/3,K/11 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09794731 SUPPLIER NUMBER: 19744896 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The driving force behind the Web: Tim Berners-Lee, Director, World Wide Web Consortium. (Internet/Web/Online Service Information) (Interview)
InternetWeek, n679, p14(2)
Sep 1, 1997
DOCUMENT TYPE: Interview LANGUAGE: English RECORD TYPE: Fulltext;
Abstract
WORD COUNT: 1021 LINE COUNT: 00083

...ABSTRACT: Consortium (W3C) director Tim Berners-Lee discusses the future of the Internet, standardization issues and **electronic commerce**. He argues that while 'commerce' in terms of buying things over the Internet is now...

...as how companies work together and match needs with supplies, build infrastructures for trust and **exchange** both data and **money** securely. Berners-Lee argues that new payment protocols, smart cards and electronic endorsements will all...

...and commonplace, and states that the Platform for Internet Content Selection (PICS) will help standardize **Web - site** ratings for parents and **children**. The W3C's central mission is to make sure the Web's potential is realized...

12/3,K/12 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

26914774
CANADA NEWSWIRE SUMMARY OF RELEASES FOR TUESDAY, JANUARY 7, 2003
CANADA NEWSWIRE
January 07, 2003
JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 2270

... YORK : The Bauer Partnership Launches the Fat-2-Fit
<http://www.fat-2-fit.com> / **E - Commerce** Website with Multi-Media
Marketing Campaign (NY-BUER-site-launch) C7874 - FREDERICTON, NB :
Plazacorp announces...

12/3,K/13 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

19735253 (USE FORMAT 7 OR 9 FOR FULLTEXT)
PayStar Signs Agreement With Worldwide Marketing Solutions Launching PayStar 'MAXCash' Prepaid Debit Card
BUSINESS WIRE
November 08, 2001
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

Search Report from Ginger R. DeMille

WORD COUNT: 566

(USE FORMAT 7, OR 9 FOR FULLTEXT)

... control spending while offering the freedom for children to use the card at thousands of **retail** or **Internet** locations."

PayStar merchants earn a commission for the initial "MAXCash" sale and will continue earning...

?

? t15/3,k/all

15/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2003 European Patent Office. All rts. reserv.

00799392

PERSONAL ACCESS MANAGEMENT SYSTEM

PERSONENBEZOGENES ZUGANGSVERWALTUNGSSYSTEM

SYSTEME DE GESTION D'ACCES PERSONNEL

PATENT ASSIGNEE:

CypherComm. Inc., (3234110), 5220 Pacific Concourse Drive, Los Angeles,
CA 90045, (US), (Proprietor designated states: all)

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PATENT (CC, No, Kind, Date): EP 870255 A1 981014 (Basic)

EP 870255 B1 021023

WO 96025718 960822

APPLICATION (CC, No, Date): EP 96906431 960212; WO 96US1983 960212

PRIORITY (CC, No, Date): US 388210 950213

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: G06F-017/60

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

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Available Text	Language	Update	Word Count
CLAIMS B	(English)	200243	2634
CLAIMS B	(German)	200243	2203
CLAIMS B	(French)	200243	3043
SPEC B	(English)	200243	38313
Total word count - document A			0
Total word count - document B			46193
Total word count - documents A + B			46193

...SPECIFICATION having an associated sub-address and possibly a DPIN.

These sub-files may represent different **sub - accounts** within the main
file, such as a checking account, a savings account, a **credit card**
account, or a dynamic money line account 1354. To access these sub-files,
the user...

...sub-files are properly accessed, the user may manipulate the accounts as
he wishes, including **transferring funds** from one **sub - account** to
another. Among the parameters that a user can manipulate are the DPIN's.
The...

15/3,K/2 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01048012

MULTI-DEPOSITORY FINANCIAL TRANSACTIONS

TRANSACTIONS FINANCIERES PAR INSTITUTIONS DE DEPOT MULTIPLES

Patent Applicant/Assignee:

Search Report from Ginger R. DeMille

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20910, US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

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Legal Representative:

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Suite 800, Arlington, VA 22201-4714, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200377065 A2 20030918 (WO 0377065)

Application: WO 2003US6626 20030306 (PCT/WO US0306626)

Priority Application: US 2002362086 20020307; US 2002422496 20021031

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4922

Fulltext Availability:

Detailed Description

Detailed Description

... as the Internet. With reference to FIGURE 3, a new user can open a
deposit **sub - account** 14 by accessing the depository administrator
through the Internet.

FIGURE 3 is an exemplary sign up screen shot from which the user can open
a new deposit **sub - account** 14. The ...also directs the user on
various ways in which the user can fund the deposit **sub - account**
including, for example, check, wire, credit card, etc.

Once the deposit **sub - account** is established, the user can enter
transactions with other parties using funds in their deposit **sub -
account** or simply effect a transfer or reservation of funds in the
deposit **sub - account** to or for the benefit of another party.

FIGURE 4 is an exemplary account activity...

15/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01006373 **Image available**

MONEY TRANSFER METHOD AND SYSTEM

PROCEDE ET SYSTEME DE TRANSFERT DE FONDS

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Search Report from Ginger R. DeMille

Patent: WO 200336435 A2 20030501 (WO 0336435)
Application: WO 2002US34389 20021025 (PCT/WO US0234389)
Priority Application: US 200136078 20011026
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9422

Fulltext Availability:
Detailed Description
Claims

English Abstract

A system for dynamic, real time **transfer** of **money** electronically from one individual to another without the need for either the transferor or transferee to have **credit card** or bank account, uses, for example, existing ATM networks. Real-time fund transfers can be further controlled based on selected criteria. The method includes depositing cash or check **funds** into a **transferor** primary account coupled to a financial network wherein the cash or check funds are immediately available for transfer, transferring a portion of the **funds** to a **transferee account** which is a **subaccount** of the transferor primary **account**, and withdrawing **funds** from the **transferee** account using a transferee account access card and a personal identification number from any access...
...be deposited directly to transferee accounts. The system and method provide easy and convenient electronic **money transfer** with immediate availability of **funds** for **money transfer** from a sender's account without requiring either the sender or recipient to have a bank account or **credit card**. It is especially beneficial for members of the unbanked population.

Detailed Description

... exemplary embodiment of the present invention, a transaction is initiated when an individual desires to **transfer money** to a third party, such as a friend or relative. The recipient can be located...
...access to an ATM network. According to an exemplary embodiment of the present invention, no **credit** or debit **card** or bank relationship is required. Initially, a transferor's primary account is established and linked to multiple transferee **subaccounts**. For example, primary **accounts** and linked **subaccounts** can be pre-established and assigned to customers during a registration process that occurs prior...

Claim

... cash bunch acceptor mechanism and an optical check reader/acceptor mechanism.

22 A method of **transferring money** without using a **credit card** or a funded bank account, comprising:
a. depositing **funds** into a **transferee account** which is a

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subaccount of a transferor primary **account**, wherein a portion of the funds are substantially immediately available for use from the transferee...of claim 22, wherein in the network includes a ATM network.

25 A system for **transferring money** without using a **credit card** or bank account, comprising:

a. a first ATM receiving a funds deposit and a designation of a portion of the **funds** deposit to be **transferred** from a transferor's primary account to a transferee **account** which is a **subaccount** of the primary **account**, the first ATM being capable of determining an amount of the funds deposit so that...

...the first ATM,
the central processor receiving deposit transaction data related to the deposit and **transfer of funds** from the first ATM, at least one database of the central processor being updated with...ATM coupled to the central processor system,
the second ATM receiving a withdrawal request for **funds** from the **transferee** account, the second ATM providing withdrawal transaction data to the central processor system and receiving...by a computer system operated by a third party service provider.

34 A system for **transferring money** without using a **credit card** or bank account, comprising:

a. a first ATM receiving a **funds** deposit to a **transferee account** which is a **subaccount** of a transferor primary **account**, the first ATM being capable of determining an amount of the funds deposit so that...

...second ATM coupled to the central processor, the second ATM receiving a withdrawal request for **funds** from the **transferee** account, the second

15/3,K/4 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00981068 **Image available**

**METHOD AND SYSTEM FOR DATA MANAGEMENT IN ELECTRONIC PAYMENTS TRANSACTIONS
PROCEDE ET SYSTEME DE GESTION DE DONNEES DANS DES TRANSACTIONS A PAIEMENTS
ELECTRONIQUES**

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Search Report from Ginger R. DeMille

Suite 900, Washington, DC 20005, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200310951 A1 20030206 (WO 0310951)
Application: WO 2002US23099 20020722 (PCT/WO US0223099)
Priority Application: US 2001307525 20010724
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14246

Fulltext Availability:
Detailed Description

Detailed Description

... the present invention provides the ability, for example, for subscribers to register and associate multiple **credit** or debit **cards** or other financial accounts or instruments with a single subscriber account with the mobile operator...or accountholder is notified via one of the interaction methods described above to effect the **funds transfer** to the mobile operator in exchange for the incrementing of the parent or **child account** with the mobile operator.

A further feature of the method and system for an

15/3,K/5 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00914716 **Image available**

BAR CODED BILL PAYMENT SYSTEM AND METHOD

SYSTEME ET PROCEDE DE PAIEMENT DE FACTURES A L'AIDE DE CODES-BARRES

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200248835 A2-A3 20020620 (WO 0248835)
Application: WO 2001US48442 20011214 (PCT/WO US0148442)
Priority Application: US 2000737011 20001214

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English

Fulltext Word Count: 27854

Fulltext Availability:

Claims

Claim

- ... said payment by
said payor via facsimile, email, and/or custom electronic procedure.
- 99 A **money transfer** system as claimed in claim 85, wherein said payment is made by cash, check, debit card or **credit card**; and wherein said predetermined amount of **funds transmitted** or **transferred** to the account corresponding to said **account** number is not **dependent** on whether payment is made by cash, check, debit card or **credit card**.
100. A money transfer system as claimed in claim 86, further comprising accounting software, wherein said system is adapted to transmit or initiate transfer...
- ... I said data to said payee via said accounting software.
101. A method of **transferring money**, said method comprising: scanning a printed bar code comprising data identifying at least an account...
- ... made and a destination
1 5 payment network corresponding to said account; and
1 6 **transmitting funds** or initiating a **funds transfer**, based on information stored in 1 7 said bar code and a payment made by...
- ... on at least one medium selected from the group consisting of: deposit slip, debit card, **credit card**, **bank card**, **affinity card**, smart card, card bearing a magnetic stripe, card bearing at least one name corresponding to...
- ... card, or sheet of paper. 106. A method as claimed in claim 101, wherein said **funds** are **transmitted** or 3 1 **transferred** as an electronic **funds transfer** or via the Automated Clearing House. - 69
107. A method as claimed in claim 101, further comprising printing a receipt evidencing said payment.
108. A method as claimed in claim 101...
- ... via facsimile, email, and/or custom electronic procedure.
115. A method as claimed in claim 101, wherein said payment is made by cash, check, debit card or **credit card**; and wherein said predetermined amount of **funds transmitted** or **transferred** to the account corresponding to said **account** number is not **dependent** on whether payment is made by cash, check, debit card or **credit card**.
116. A method as claimed in claim 102, further comprising transmitting or initiating a transfer of said data to said payee via accounting software
- ...

15/3,K/6 (Item 5 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00911768 **Image available**

TRANSACTION EXECUTION SYSTEM AND METHOD WITH USER PROXY AND MIDDLEWARE
SYSTEME ET PROCEDE D'EXECUTION DE TRANSACTIONS METTANT EN OEUVRE UN
MANDATAIRE ET UN INTERGICIEL UTILISATEURS

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Search Report from Ginger R. DeMille

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MCNAUGHTON Alan Gordon, c/o Whitt & Company, 555, 407 - 8th Ave. SW,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200245034 A2-A3 20020606 (WO 0245034)

Application: WO 2001CA1655 20011128 (PCT/WO CA0101655)

Priority Application: CA 2327554 20001128

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 28272

Fulltext Availability:

Detailed Description

Detailed Description

... For any transaction that can be supported by the existing network,
such as cash withdrawals, **account** to **account** transfers and similar
transactions **dependent** upon the capabilities of the network, the ATM
may communicate with the financial institution via...

...the dispense or receipt of value (such as the Paypal.COM TM scenario or
the **American Express** TM anonymous and remote **cash transfer**
systems being deployed in the early 21" century).

For other transactions, especially all types other...

15/3,K/7 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00911090 **Image available**

ELECTRONIC FUNDS TRANSFER METHOD AND SYSTEM

PROCEDE ET SYSTEME DE TRANSFERT DE FONDS ELECTRONIQUES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200245278 A2-A3 20020606 (WO 0245278)

Application: WO 2001US44683 20011129 (PCT/WO US0144683)

Priority Application: US 2000253666 20001129; US 2001292911 20010524

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

Search Report from Ginger R. DeMille

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12548

Fulltext Availability:
Detailed Description

Detailed Description

... 5 substrate with a magnetic strip on the back, similar in appearance to well known **credit** and debit **cards**. The primary stored value card may also include a logo or other identifying trait that **funds transfer** command, to cause the designated amount of funds to be debited from the merchant's **account** at the financial clearinghouse or other **affiliated** institution and credited to the consumer's primary account and/or stored value card at...48, it is to be understood that a kiosk 42 could be configured to accept **credit card**, debit **cards** and similar devices. Kiosk 42 could also be configured to accept other electronic payment devices 26. For example, a customer could approach kiosk 42 to **transfer funds** from his primary account to a companion account. Similarly, a merchant could approach kiosk 42 to **transfer funds** from her commercial bank to the master account at clearinghouse 32, having her individual **account** credited at the same or an **affiliated** clearinghouse.

It should also be understood that while the invention has been described here as...

15/3,K/8 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00862519 **Image available**

SYSTEM AND METHOD FOR TRANSFERRING FUNDS
SYSTEME ET PROCEDE PERMETTANT DE TRANSFERER DES FONDS

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200195266 A2-A3 20011213 (WO 0195266)

Application: WO 2001CA817 20010606 (PCT/WO CA0100817)

Priority Application: US 2000209579 20000606

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8734

Fulltext Availability:

Search Report from Ginger R. DeMille

Detailed Description

Detailed Description

... fact that they are closed systems and require participants (Le. sender and recipient) to have **accounts** with the organization or an **affiliated** organization. Moreover, a recipient still requires a card to get access to the **transferred funds** and the **funds** are **transferred** from account to account, rather than dispensing cash directly 1 0 to the intended recipient. In many cases a particular user will desire to **transfer money** to someone else (a child, for example) in a distant city where neither the user nor the **child** has an **account** , or in the case where the **child** in the distant city does not have an **banking** (ATM) **card** for that. account. Also, in the case of a person who requires funds in an...

15/3,K/9 (Item 8 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00836144 **Image available**

NETWORKED INTERACTIVE TOY SYSTEM

SYSTEME DE JOUETS INTERACTIFS EN RESEAU

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WEISS Nathan, 7A Meltzer Street, 76285 Rehovot, IL, IL (Residence), IL (Nationality), (Designated only for: US)

VECHT-LIFSCHITZ Susan Eve, c/o Sanford T. Colb & Co., P.O. Box 2273, 76122 Rehovot, IL, IL (Residence), IL (Nationality), (Designated only for: US)

PFEFFER Zvika, 10 Bezalel Street, 64683 Tel Aviv, IL, IL (Residence), IL (Nationality), (Designated only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200169830 A2-A3 20010920 (WO 0169830)

Application: WO 2001IL248 20010314 (PCT/WO IL0100248)

Priority Application: US 2000189914 20000316; US 2000189915 20000316; US 2000189916 20000316; US 2000190874 20000321; US 2000191300 20000321; US 2000192011 20000324; US 2000192012 20000324; US 2000192013 20000324; US 2000192014 20000324; US 2000193697 20000331; US 2000193699 20000331; US 2000193702 20000331; US 2000193703 20000331; US 2000193704 20000331; US 2000195861 20000407; US 2000195862 20000407; US 2000195863 20000407; US 2000195864 20000407; US 2000195865 20000407; US 2000195866 20000407; US 2000196227 20000410; US 2000197573 20000417; US 2000197576 20000417; US 2000197577 20000417; US 2000197578 20000417; US 2000197579 20000417; US 2000200508 20000428; US 2000200513 20000428; US 2000200639 20000428; US 2000200640 20000428; US 2000200641 20000428; US 2000200647 20000428; US

Search Report from Ginger R. DeMille

2000203175 20000508; US 2000203177 20000508; US 2000203182 20000508; US
2000203244 20000508; US 2000204201 20000515; US 2000204200 20000515; US
2000207126 20000525; US 2000207128 20000525; US 2000208105 20000526; US
2000208390 20000530; US 2000208391 20000530; US 2000208392 20000530; US
2000209471 20000605; US 2000210443 20000608; US 2000210445 20000608; US
2000212696 20000619; US 2000215360 20000630; US 2000216237 20000705; US
2000216238 20000705; US 2000217357 20000712; US 2000219234 20000718; US
2000220276 20000724; US 2000221933 20000731; US 2000223877 20000808; US
2000227112 20000822; US 2000229371 20000830; US 2000229648 20000831; US
2000231105 20000908; US 2000231103 20000908; US 2000234883 20000925; US
2000234895 20000925; US 2000239329 20001010; US 2000253362 20001127; US
2000250332 20001129; US 2000254699 20001211; US 2001267350 20010208

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 189040

Fulltext Availability:

Detailed Description

Detailed Description

... with information important to certain members of the community.

9. Toy uses its relationship with **child** to aid in process of suggesting
and finding appropriate search results.

10. Toy aids users...

15/3,K/10 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00814145

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200146889 A2 20010628 (WO 0146889)

Application: WO 2000US35216 20001222 (PCT/WO US0035216)

Priority Application: US 99470805 19991222; US 99469525 19991222; US
99470039 19991222

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ
EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU

Search Report from Ginger R. DeMille

LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 98671

Fulltext Availability:
Detailed Description

Detailed Description

... information at a lower level of detail. They are highly environment-specific, and take into **account** the organization, the standards, and the tools in the environment. Procedures often specify the techniques...to web based applications with restricted access.

Fraud services - methods of verifying the identity of **credit card** users to reduce the amount of fraudulent **credit card** transactions.
9 Mobile code security - protects corporate resources,, computer files, confidential infonnation, and corporate assets...

15/3,K/11 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00774564 **Image available**

INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART CARD
SYSTEME DE PAIEMENT, D'AUTHENTIFICATION ET DE CHARGEMENT PAR INTERNET AU MOYEN D'UNE CARTE A PUCE VIRTUELLE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200108113 A1 20010201 (WO 0108113)

Application: WO 2000US19984 20000721 (PCT/WO US0019984)

Priority Application: US 99359083 19990722

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

Search Report from Ginger R. DeMille

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 23634

Fulltext Availability:
Claims

Claim

... above. Once the bank has downloaded value to the virtual card, a corresponding amount of **funds** is **transferred** from the **bank** to **card** issuer 108. Additionally, the same consumer account at the bank can be used to fund multiple OPAL accounts. For instance, a parent can set up their bank **account** to fund their **child** 's OPAL **account** .

44

Card issuer 108 places these funds in a holding pool. Once the virtual card...may retain the \$1 00 and settle directly with the merchant. In another embodiment, the **bank** and the **card** issuer are the same financial institution, and the \$1 00 may be shifted between parts... implemented as an existing network endpoint that switches messages between networks (like those networks of **Visa** and **American Express**)--it performs message reformatting and protocol conversion as necessary. In a preferred embodiment, the request...

15/3,K/12 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00766076 **Image available**

METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT
PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS VIRTUELS

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200079452 A2 20001228 (WO 0079452)

Application: WO 2000US16669 20000616 (PCT/WO US0016669)

Priority Application: US 99140039 19990618; US 99370949 19990809; US
2000578395 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

Search Report from Ginger R. DeMille

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26752

Fulltext Availability:

Claims

Claim

... electronic credit, or e-credit. E-credit is a form of electronic commerce often involving **credit card** transactions carried out over the Internet. Traditional e-credit purchases are paid for by a major **credit card**, wherein the buyer is required to transmit his or her credit information, for example, an...

...security and confidentiality of such electronic transmissions. Furthermore, many buyers do not have a major **credit card** with which to make such purchases. Alternative billing systems, such as providing credit information by...

...and/or content. Finally, the method and apparatus should allow a buyer without a major **credit card** to purchase goods, services and content over the network.

Summary of the Invention

1 5...

...handle the buyer's account. For example, a buyer can pay for purchases electronically by **transferring funds** from a bank account held by the buyer at a financial institution, or by prepaying...

...payment account.

In accordance with yet other aspects of the present invention, a virtual payment **account** can have associated **sub - accounts**. A **sub - account** can have a credit limit that is less than the main **account** credit limit. A **sub - account** can limit the seller sites from which goods, services and/or content can be purchased...logic used by the seller's computer to perform a settlement transaction, i.e., initiate **transfer** of **funds**; FIGURE 25 is a flow diagram illustrating the logic used by the transaction server of...

...g., via the postal service, to the providers of the virtual payment account system. Alternatively, **funds transfer** services and electronic bill

payment services, such as CHECKFREE9, may be used. Reward points earned

...financial institutions 59 for the purpose of obtaining the buyer's payment, i.e., a **transfer** of 1 5 **funds** for the purchase of products.

As is the case with the identity and credit bureaus...Server, which allows for the payment of products ordered over the Internet using a major **credit**

card, e.g., VISA or **MASTERCARD** &. A commerce gateway adapter component 76 is also provided to allow the commerce engine component... account selection Web page I 1 70 is an identification of the applicable 3 0 **account** or **sub - account** to which the purchase should be applied. Next, in a block 230, **sub - account** and password information (used to unlock the buyer's digital certificate) are obtained from theThe logic of FIGURE 12 then proceeds to a block 232 where the **sub - account**, and an

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authentication container are sent to the commerce gateway 52 and processed by the...

- ...FIGURE 17 begins in a block 800 and proceeds to a block 802 where the **sub - account** and authentication container are received from Web browser 64 of the buyer computer 50. The...
- ...identification container is then created in a block 806. Next, in a block 808, internal **account** identification and **sub - account** information is added to the empty **account** identification container. The logic then proceeds to a block 810 where an internal digital signature...
- ...a block 814, and processing returns to FIGURE 12. Returning to FIGURE 12, after the **sub - account** and authentication container are sent to the commerce gateway 52, the logic then proceeds to...392 where the transaction request is received from the credit processing server adapter 86. Next, **account** data and **sub - account** data are retrieved in block 394 from the appropriate database, e.g., account database 97...
- ...95 include: collecting payments from buyers and applying the payments to the buyer's account; **transferring funds** between sellers and buyer, for example by interfacing with financial institutions 59 for ACH transactions...where a settlement request is sent to the commerce gateway 52 in order to initiate **movement of funds**. In an actual embodiment of the present invention, the seller submits the transaction into a...
- ...block 316 where standard commerce engine processing is performed. More specifically, in block 316 traditional **credit** or debit **card** authorization is performed such as approval or denial for the use of a **credit card**, e.g., VISA or MASTERCARD, for the specified purchase amount. Next, the authorized goods are...
- ...where a settlement request is sent to the traditional credit provider, e.g., VISA or MASTERCARD & A response confirming fulfillment of the order is then sent to the Web browser 64...
- ...2315 to authenticate the buyer. The buyer computer 50 then requests a list of all **accounts** or **sub - accounts** 2320 for these credentials from the commerce gateway 52. The commerce gateway returns only those...a virtual payment account is similar to the logic used I 0 for processing standard **credit card** settlement transactions. After the seller ships the product, the seller sends a settlement transaction to...in a block 550 and proceeds to a block 552 where the refund information including **account**, **sub - account** and amount is obtained. The refund transaction information is then sent to the transaction server...
- ...54.
Buyer Account Management
Other transactions normally associated with an account such as a standard **credit card** account are also applicable to the virtual payment account of the present invention. FIGURES IOA...
- ...further detail herein. FIGURE 10A illustrates a Web page 660 containing details of a primary **account** 632 along with **subaccounts** 634. FIGURE IOB illustrates an exemplary Web page 665 summarizing the **sub - accounts**

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for a master **account** 634. FIGURE 10C illustrates a transaction summary Web page 670 for the **sub - accounts** for a given master **account**.
Seller Reports
It is often desirable for seller's to have detailed reports available to
...

15/3,K/13 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00742422 **Image available**

SYSTEMS FOR FINANCIAL AND ELECTRONIC COMMERCE

**SYSTEMES PERMETTANT DE REALISER DES OPERATIONS FINANCIERES ET COMMERCIALES
SUR INTERNET**

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200055793 A1 20000921 (WO 0055793)

Application: WO 2000US7457 20000320 (PCT/WO US0007457)

Priority Application: US 99125008 19990318; US 99280483 19990330; US
99130600 19990422; US 99130599 19990422; US 99138428 19990610; US
99139167 19990615; US 99369902 19990806; US 99161283 19991025; US
99165231 19991111

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 45238

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... cards or any other financial vehicles corresponding to the webbanks,
including for example, webbank subsidiaries (**subaccounts**) or **accounts**
created. As described above, for example, disposable cards can be
generated. The disposable card can...

...the card can be reusable, such that every day or periodically the
desired amount of **funds** can be **transferred** onto it. If not used by
the end of the day, or by the end...

...revert back to the original account, if desired. Or if the card is lost,
the **funds** are simply **transferred** back. The same disposable card can
be used as an expense card, as a debit card, as a **credit card**, or so
forth.

V11. Webbank Billing, Invoicing and Receipt Center and Electronic Safety
Deposit Boxes...

Claim

- ... by the user, by third parties, and/or by the central authority, such as: transmissions **transferring funds** between the webbank and any other financial source (e.g. another webbank, a traditional bank or other financial institution, a **credit card**, wire **transfer** or **cash** payment to the central authority, etc.) and transmissions regulating, managing or programming the **accounts**, **subaccounts**, funds or other assets, and so forth, on the webbank Accessing of a webbank or...
- ...magnetic stripe cards and/or hybrid magnetic stripe and optical disk cards; and/or transmissions **transferring funds** between a webbank (or any other financial source) to or from disk or card (or...
- ...the parameters of an account (including a webbank or webbank account, or a custom-lizable **credit card** or debit card account) using a card; and/or transmissions creating electronic cash cards or...
- ...the Internet)
 - i User links account or portion thereof to number on debit, ATM or **credit card**, including programmable **credit** or debit **card**
 - I Recipient uses card to withdraw funds from an ATM machine, or to engage in...

15/3,K/14 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00731978 **Image available**

DATA PROCESSING SYSTEM FOR FACILITATING MERCHANDISE TRANSACTIONS
SYSTEME INFORMATIQUE POUR FACILITER LES TRANSACTIONS SUR MARCHANDISES

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

CARR Gregory W, Carr & Storm, L.L.P., 900 Jackson Street, 670 Founders Square, Dallas, TX 75202, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200045315 A1 20000803 (WO 0045315)

Application: WO 2000US2120 20000127 (PCT/WO US0002120)

Priority Application: US 99117500 19990127; US 99418627 19991015

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

Search Report from Ginger R. DeMille

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 41929

Fulltext Availability:
Claims

Claim

... MOUTH

16 TOP TEN FAVORITE RETAILERS

17 DATE OF ENROLLMENT

6.11 ABILITY TO ENTER **CREDIT CARDS** OR CHECKING 1 SYSTEM CAN
ACCOMMODATE

ACCOUNT NUMBER FOR POINT ACCUMULATION THIS REQUIREMENT VIA THE
PURPOSES (HARMONICS) **CREDIT CARD** TABLE

6.12 ABILITY TO "TURN ON" CLUB FEATURE ON CCI N/A NOT A SYSTEM
CREDIT CARD WITHIN 24 HOURS REQUIREMENT - BUSINESS
PROCESS DEFINITION.

6.13 ABILITY TO SEND FILE TO CLUB...

...YEAR TO THE ENTERED CREDIT THIS REQUIREMENT VIA THE
CARD AUTOMATIC AUTHORIZATION
FIELD IN THE **CREDIT CARD**
TABLE

FIG, 3 4P

RECTIFIED SHEET (RULE 91)

/89

NO: ASPECT OF INVENTION PRIORITY COMMENTS...

...1 SYSTEM CAN ACCOMMODATE

TO AUTOMATICALLY CHARGE RENEWAL DUES TO THIS REQUIREMENT MA THE
ORIGINAL **CREDIT CARD** AUTOMATIC AUTHORIZATION
FIELD IN THE **CREDIT CARD**
TABLE

6.24 ABILITY TO OFFER MEMBERS THE OPPORTUNITY 1 SYSTEM CAN ACCOMMODATE
TO DISENGAGE THE AUTOMATIC CHARGE OF THIS REQUIREMENT VIA THE
RENEWAL DUES TO THEIR **CREDIT CARD** AUTOMATIC AUTHORIZATION
FIELD IN THE **CREDIT CARD**
TABLE.

6.25 ABILITY TO PRESENT A QUESTIONNAIRE TO THE 1 SYSTEM CAN ACCOMMODATE
...

...31 ABILITY TO CHARGE \$5 FOR REPLACEMENT 1 SYSTEM CAN ACCOMMODATE
CARD TO MEMBER'S **CREDIT CARD** THIS REQUIREMENT VIA
APPLICATION LOGIC AND THE
CREATION OF A SEPARATE
TRANSACTION FOR THE

PURCHASE...AND DAD NVHO ARE DIVORCED), APPLICATION LOGIC.

ABILITY FOR EACH PARENT TO SET UP THE

CHILD AS A SECONDARY TO THEIR PRIMARY
ACCOUNTS

7.0 REPORTING PARAMETERS

7.1 ABILITY TO SELECT SPECIFIC DATE RANGES 1 SYSTEM CAN...1 ABILITY FOR
THE MEMBER TO USE THEIR CLUB 1 SYSTEM CAN ACCOMMODATE
CARD OR **CREDIT CARD** TO MAKE PURCHASES THIS REQUIREMENT BASED
AT PARTICIPATING RETAILERS. ON THE INTERFACE
DEVELOPED BETWEEN THE...COMMENTS

Search Report from Ginger R. DeMille

11.6 ABILITY TO CHARGE THE DOLLAR VALUE TO THE 1 SYSTEM CAN ACCOMMODATE
CREDIT CARD ACCOUNT ENTERED ONCE THE THIS REQUIREMENT VIA THE
PROVIDING PERILNENT **CREDIT CARD CREDIT CARD** TABLE
INFORMATION IS CAPTURED:

NAME OF INDIVIDUAL MAKING THE
CONTRIBUTION

- > **CREDIT CARD** ACCOUNT NUMBER
- > **CREDIT CARD** TYPE
- > **CARD** D(PIRATION - MONTH AND YEAR
- > AMOUNT TO BE CHARGED TO THE **CREDIT**
CARD ACCOUNT
- > MAILING ADDRESS
- > REFERRAL SOURCE

11.7 ABILITY FOR THE CLUB WEB SITE TO PROVIDE...

...CAN ACCOMMODATE
TRANSACTION CONFIRMATION CODE THIS REQUIREMENT VIA THE
VIEWING THE TRANSACTION
TABLE AND SEEING

MONIES /POINTS

TRANSFERRED TO SCREEN

11.8 ABILITY TO ATTACH A MESSAGE TO THE GIFT 1 SYSTEM CAN...

15/3,K/15 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00468843 **Image available**

AN AUTOMATED DOCUMENT CASHING SYSTEM

SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS

Patent Applicant/Assignee:

CAPITAL SECURITY SYSTEMS INC,

Inventor(s):

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LIVINGSTON Troy W,

PARK Namsoo,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9859308 A1 19981230

Application: WO 98US10788 19980527 (PCT/WO US9810788)

Priority Application: US 97866139 19970530; US 97866140 19970530; US
97865691 19970530

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AT BE CH CY DE DK ES FI FR GB GR IE

IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 19552

Fulltext Availability:

Detailed Description

Detailed Description

... Another banking function that is performed from
one bank to another bank is a wire **transfer** of **funds** ,
which is not generally available to the general public.
Rather than going to a bank to wire **transfer money** , most
individuals, as opposed to businesses, commonly wire
money through other companies such as Western Union or
through the **American Express** Company. Wire transfer

Search Report from Ginger R. DeMille

costs are relatively high. There is an average cost of between \$13...

...they have a child at college where it would be desirable to be able to **transfer money** by wire to their **child's account** so that the **child** may have

.15/3,K/16 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00343996 **Image available**
SYSTEM AND METHOD FOR ELECTRONIC TRANSFER OF FUNDS USING AN AUTOMATED TELLER MACHINE TO DISPENSE THE TRANSFERRED FUNDS
SYSTEME ET PROCEDE DE TRANSFERT ELECTRONIQUE DE FONDS A L'AIDE D'UN GUICHET AUTOMATIQUE BANCAIRE POUR DISTRIBUER LES FONDS TRANSFERES

Patent Applicant/Assignee:

ELECTRONIC DATA SYSTEMS CORPORATION,

Inventor(s):

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BRANT Michael J,

ROSENZWEIG Michael J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9626508 A1 19960829

Application: WO 96US1979 19960212 (PCT/WO US9601979)

Priority Application: US 95392423 19950222

Designated States: AU BB BR CA CN CZ FI JP KR MX NO NZ PL RU SG SK TT VN AT
BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 7731

Fulltext Availability:

Detailed Description

Detailed Description

... to carry the cash to be sent. If the sender does not have a major **credit card**, though he may have sufficient funds in a bank account, he may not have access...

...to overcome some of these disadvantages

BayBank developed a system which allows its customers to **transfer** and receive **funds** between most BayBank accounts electronically. While the recipient or sender does not have to be a BayBank customer,, they do need to have a valid, identifiable bank **account** at another "linked" (**affiliated**) bank. A BayBank cardholder can wire money to a recipient's bank account anywhere in...

15/3,K/17 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00343206

PERSONAL ACCESS MANAGEMENT SYSTEM

SYSTEME DE GESTION D'ACCES PERSONNEL

Patent Applicant/Assignee:

Search Report from Ginger R. DeMille

ETA TECHNOLOGIES CORPORATION,
Inventor(s):

JOHNSON William Cedric,
MARX Donald L,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9625718 A1 19960822

Application: WO 96US1983 19960212 (PCT/WO US9601983)

Priority Application: US 95388210 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY
KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF
CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 46958

Fulltext Availability:

Detailed Description

Detailed Description

... having an associated sub-address and possibly a DPIN.

These sub-files may represent different **sub - accounts** within the main file, such as a checking 1 5 account, a savings account, a **credit card** account, or a dynamic money line account 1354. To access these sub-files, the user files are properly accessed, the user may manipulate the accounts as he wishes, including **transferring funds** from one **sub - account** to another. Among the parameters that a user can manipulate are the DPIN's. The...

15/3,K/18 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00343188 **Image available**

PERSONAL ACCESS MANAGEMENT SYSTEM

SYSTEME DE GESTION D'ACCES PERSONNEL

Patent Applicant/Assignee:

ETA TECHNOLOGIES CORPORATION,

Inventor(s):

JOHNSON William Cedric,

MCMULLEN Charles C,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9625700 A1 19960822

Application: WO 96US1992 19960212 (PCT/WO US9601992)

Priority Application: US 95388276 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY
KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF
CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 18660

Fulltext Availability:

Detailed Description

Detailed Description

... having an associated sub-address and possibly a DPIN.

Search Report from Ginger R. DeMille

These sub-files may represent different **sub - accounts** within the main file, such as a checking account, a savings account, a **credit card** account, or a dynamic money line account 1354. To access these sub-files, the user...

...sub-files are properly accessed, the user may manipulate the accounts as he wishes, including **transferring funds** from one **sub - account** to another. Among the parameters that a user can manipulate are the DPIN's. The...

15/3,K/19 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00343187 **Image available**

PERSONAL ACCESS MANAGEMENT SYSTEM

SYSTEME DE GESTION D'ACCES PERSONNEL

Patent Applicant/Assignee:

ETA TECHNOLOGIES CORPORATION,

Inventor(s):

JOHNSON William Cedric,

MARX Donald L,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9625699 A1 19960822

Application: WO 96US1988 19960212 (PCT/WO US9601988)

Priority Application: US 95388278 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL

PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY

KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 42146

Fulltext Availability:

Detailed Description

Detailed Description

... having an associated sub-address and possibly a DPIN.

These sub-files may represent different **sub - accounts** within the main file, such as a checking 1 5 account, a savings account, a **credit card** account, or a dynamic money line account 1354. To access these sub-files, the user...

...sub-files are properly accessed, the user may manipulate the accounts as he wishes, including **transferring funds** from one **sub - account** to another. Among the parameters that a user can manipulate are the DPIN's. The...

15/3,K/20 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00343186 **Image available**

PERSONAL ACCESS MANAGEMENT SYSTEM

SYSTEME DE GESTION D'ACCES PERSONNEL

Patent Applicant/Assignee:

Search Report from Ginger R. DeMille

ETA TECHNOLOGIES CORPORATION,

Inventor(s):

JOHNSON William Cedric,

MARX Donald L,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9625698 A1 19960822

Application: WO 96US1984 19960212 (PCT/WO US9601984)

Priority Application: US 95388269 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL

PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY

KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 37542

Fulltext Availability:

Detailed Description

Detailed Description

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These sub-files may represent different **sub - accounts** within the main file, such as a checking 1 5 account, a savings account, a **credit card** account, or a dynamic money line account 1354. To access these sub-files, the user...

...sub-files are properly accessed, the user may manipulate the accounts as he wishes, including **transferring funds** from one **sub - account** to another. Among the parameters that a user can manipulate are the DPIN's. The...

15/3,K/21 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00343185 **Image available**

PERSONAL ACCESS MANAGEMENT SYSTEM

SYSTEME DE GESTION D'ACCES PERSONNEL

Patent Applicant/Assignee:

ETA TECHNOLOGIES CORPORATION,

Inventor(s):

JOHNSON William Cedric,

MARX Donald L,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9625697 A1 19960822

Application: WO 96US1867 19960212 (PCT/WO US9601867)

Priority Application: US 95388220 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL

PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY

KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 43795

Fulltext Availability:

Detailed Description

Detailed Description

Search Report from Ginger R. DeMille

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These sub-files may represent different **sub - accounts** within the main file, such as a checking 1 5 account, a savings account, a **credit card** account, or a dynamic money line account 1354. To access these sub-files, the user...

...sub-files are properly accessed, the user may manipulate the accounts as he wishes, including **transferring funds** from one **sub - account** to another. Among the parameters that a user can manipulate are the DPIN's. The...

15/3,K/22 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2003 ProQuest Info&Learning. All rts. reserv.

02106181 65670445

Using technology to reach the next generation

Weinstein, Lynn

Bank Marketing v32n12 PP: 14-15 Dec 2000

ISSN: 0888-3149 JRNL CODE: BNM

WORD COUNT: 951

...TEXT: portal through DoughNet Inc. (American Banker, May 30, 2000). Parents can allot part of their **credit - card** spending limit to their **children** or open up **accounts** and deposit money through a number of options, including automated clearinghouse **transfers**, mailed-in checks, **cash** deposits or ATM cards. Money can be maintained in either SaveDough or SpendDough accounts. The...

15/3,K/23 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

09862015 Supplier Number: 87366952 (USE FORMAT 7 FOR FULLTEXT)

Bank R.I. Turns To Student Body For Fee Muscle. (Bank Rhode Island) (Brief Article)

Reosti, John

American Banker, p5

June 14, 2002

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 519

... site, allows parents to pay college-related bills using either a checking account or a **credit card**. The service also lets parents **transfer funds** into a **child 's** Bank Rhode Island **account**.

The bank charges \$50 a year for the student checking accounts and another \$45 a...

15/3,K/24 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

07428976 Supplier Number: 62452478 (USE FORMAT 7 FOR FULLTEXT)

Citizens of Ga. in Deal to Help Unbanked. (Statistical Data Included)

Search Report from Ginger R. DeMille

Marjanovic, By Steven
American Banker, v165, n106, p12
June 2, 2000
Language: English Record Type: Fulltext
Article Type: Statistical Data Included
Document Type: Magazine/Journal; Trade
Word Count: 1614

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...is establishing deposit accounts for unbanked people who sign up with participating check cashers. The **bank** issues debit **cards** for those accounts that customers can use at ATMs, point of sale terminals, and check ...the funds would reside in one of several banks that Directo has allied with. The **money** would be **moved** from an employer's **account** to employee **subaccounts** held at Cardinal Bank, Fairfax, Va., or First National Bank of Chatsworth, Ga. These banks...

...clearing house transactions, crediting the employee subaccount. The choice of bank would depend on which **credit card** association the employer chooses to use because the debit cards have online and offline debt features built in. Cardinal is essentially affiliated with **Visa** while Chatsworth is a **MasterCard** bank. Employers typically pay for these transactional accounts, and can afford to do so because...

15/3,K/25 (Item 3 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

06596201 Supplier Number: 55584545 (USE FORMAT 7 FOR FULLTEXT)
eCharge Latest Challenger To Visa, MasterCard On Web.
Defense Daily, v14, n16, pNA
August 25, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 894

... to their parents' line of credit. Parents also can control at which Web sites those **children** spend the money.

Consumers fund eCharge **accounts** with **funds transferred** from a bank account. It is not possible to fund the eCharge account with a payment by **credit card**. Fleming says eCharge is trying to stay as far away from the established **bank card** system as possible.

Another benefit eCharge presents is cardholders have a great deal of control...

15/3,K/26 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05653173 Supplier Number: 50109413 (USE FORMAT 7 FOR FULLTEXT)
First Union Establishes Banking Partnership With Villanova University
PR Newswire, p0624CHW020
June 24, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 468

Search Report from Ginger R. DeMille

... addition, students can take advantage of an array of First Union products and services including **Visa** Checkcard, on-line banking and Cyberbanking via the Internet. First Union customers with children attending Villanova will be able to use on-line banking to electronically **transfer funds** to their **children 's** First Union **accounts** .

As part of the agreement, First Union becomes Villanova's primary electronic-banking services provider...

15/3,K/27 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

15093597 SUPPLIER NUMBER: 93074861 (USE FORMAT 7 OR 9 FOR FULL TEXT)
PNC Bank Named Exclusive Provider of Financial Services For The Penn State
id+ Card Program; PNC Bank to Add ATMs on 11 Penn State Campuses.
PR Newswire, PHM01621102002
Oct 21, 2002
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 808 LINE COUNT: 00068

... student customers that includes a free checking account, a free savings account, a free PNC **Bank Check Card** that can be used with no transaction fees at PNC Bank ATMs and to make purchases anywhere **Visa** is accepted and free access to Account Link by Web, PNC Bank's primary online banking channel. In addition, parents of students have the option of linking their PNC Bank **account** to their **child 's account** for overdraft protection and to **transfer funds** .

Penn State faculty and staff can also take advantage of Workplace Banking, a package of

15/3,K/28 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05792091 SUPPLIER NUMBER: 11866708 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The M&A Rosters; third quarter 1991.
Mergers & Acquisitions, 26, n4, 65(65)
Jan-Feb, 1992
ISSN: 0026-0010 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 104170 LINE COUNT: 10201

... other electrical equipment. AT&T is also engaged in financial services business and a consumer **credit card** business. At December 31, 1989, it operated 18 major manufacturing plants in the U.S...image capturing, high-speed paper handling, and communications software technologies. It also makes currency and **credit card** processing equipment; page reading systems; and OCR readers for retail point-of-sale terminals. Customers...S. Long Distance provides telephone calling card (zero plus) and collect, third-party billing, and **credit card** call (zero minus) services. Its services are provided to hotels, motels, and hospitals throughout the...about \$406.6 million in 46,300 deposit accounts, including \$15.6 million in 389 **accounts** that exceeded the FDIC insurance limit of \$100,000. The Mutual Savings Central Fund Inc...of West Florida, subsidiaries of Southeast Banking, include \$10.3 billion in deposits, a large **credit card** portfolio, corporate and international business, and a Palm Beach, Fla., trust operation. Southeast Bnak is...including time, savings and demand deposits, commercial lending, consumer financing, real

Search Report from Ginger R. DeMille

estate financing, equipment leasing, **bank credit cards**, safe deposit services, automatic teller machines, and international banking services. It had total deposits of...is engaged in providing a wide range of services, including investment advisory, discount brokerage, mortgage **banking**, **credit card** processing, credit-related insurance underwriting, leasing, and data processing. Its Citizens Fidelity Bank & Trust Co...

15/3,K/29 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

3466921 Supplier Number: 03466921 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bank R.I. Turns To Student Body For Fee Muscle

(Bank Rhode Island to patent service for online tuition payments)

American Banker, v 167, n 114, p 5

June 14, 2002

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 476

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...site, allows parents to pay college-related bills using either a checking account or a **credit card**. The service also lets parents **transfer funds** into a **child**'s Bank Rhode Island **account**.

The bank charges \$50 a year for the student checking accounts and another \$45 a...

15/3,K/30 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

29424628 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Kansas City Star, Mo., Kids and Business Column

Steve Rosen

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS - THE KANSAS CITY STAR - MI

June 01, 2003

JOURNAL CODE: KKCS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 892

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... such as Visa Buxx. With these debit cards, parents can transfer money into an online **account** so their **child** can make purchases or get cash out of an ATM. Remember to set ground rules...

15/3,K/31 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

23661338 (USE FORMAT 7 OR 9 FOR FULLTEXT)

China: Visa launches new international travel card

ASIAN BANKER JOURNAL

June 30, 2002

JOURNAL CODE: ABJ LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 636

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the children's prepaid card account, relieving parents of the more cumbersome process of telegraphic **transfers** or other traditional **funds transfer** methods. Bank Bali has also launched another co-branded "Stockwatch eWallet" with stockwatch company Limas...

15/3,K/32 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

22049872 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Cash Cards Billed as Teaching Tools for Teens, But Parents Wary

Richard Newman

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (RECORD - HACKENSACK, N.J.)

April 02, 2002

JOURNAL CODE: KREC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 635

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... transferring money from a savings or checking account, or credit card into a cash-card **account** .

The card will arrive, in the **child** 's name, in the mail within a few days.

For ages 13 to 15, an...

15/3,K/33 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

20860759 (USE FORMAT 7 OR 9 FOR FULLTEXT)

China gets pre-paid debit cards

CARDS INTERNATIONAL

January 11, 2002

JOURNAL CODE: WCAI LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 281

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... as a cash purse for people studying abroad, as cardholders can deposit cash into their **children** 's **accounts** . It can serve as an electronic gift voucher, providing a safe, secure way of giving...

15/3,K/34 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

17546636 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Parents Should Teach Teens about Money

Pamela Yip

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (DALLAS MORNING NEWS - TEXAS)

July 02, 2001

JOURNAL CODE: KDMN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1358

Search Report from Ginger R. DeMille

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... by calling a toll-free number or going online and transferring money from their bank **account** .

Parents get regular statements outlining their **children** 's purchases or they can view them online.

The card protects young people from running...

15/3,K/35 (Item 1 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2003 Financial Times Ltd. All rts. reserv.

0010587684 ACxxxxxx0089

COMMENT & ANALYSIS: The arrival of virtual pocket money: Financial services companies are rushing to provide teenagers with easier ways of spending their savings online:

JOHN WILLMAN

The Financial Times, London Edition 1 ED, P 19

Friday, December 22, 2000

DOCUMENT TYPE: NEWSPAPER; Features LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT

Word Count: 1,100

...access to any outlet that accepts Visa cards, while Ecount does the same for Mastercard.

Money can be **transferred** to the **child** 's **account** online by parents, grandparents and friends using a standard debit or **credit card** . The money is available to spend instantly and can even be transferred to other people...

15/3,K/36 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00693568 20011220NYTH055 (USE FORMAT 7 FOR FULLTEXT)

The Bank of New York Adds Student Access Account

PR Newswire

Thursday, December 20, 2001 09:42 EST

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 632

TEXT:

...or guardian to

link an existing Bank of New York checking account to a new **account** established for a **child** attending school or college.

With a Student Access account, the primary checking account holder can **transfer** money into the student's linked account 24-hours-a-day, seven-days-a-week. Transfers...

...Bank of New York Direct24 Debit Card to use for purchases anywhere that accepts a **MasterCard** or to get cash from ATMs worldwide.

Gregory Fusilli, senior vice president and head of...

15/3,K/37 (Item 1 from file: 636)

2815-Oct-0304:28 PM

Search Report from Ginger R. DeMille

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

03511515 Supplier Number: 47250328 (USE FORMAT 7 FOR FULLTEXT)
MERRILL TO HIKE CASH MANAGEMENT FEES.

Wall Street Letter, v29, n12, pN/A

March 31, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Professional Trade

Word Count: 202

... and Electronic Federal Tax Payment Services.

New features added to the accounts include: WCMA premium **visa** business card with the global gold program; WCMA/RCMA master financial service **sub - accounts** and **funds transfer** service and preprinted deposit slips for the RCMA. Merrill brokers seem to think the increase...

15/3,K/38 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2003 The Gale Group. All rts. reserv.

02820044 Supplier Number: 45719308 (USE FORMAT 7 FOR FULLTEXT)

NonBanking Applications

Thomson's International Banking Regulator, v7, n31, pN/A

August 7, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1192

... Fed in December 1993. Pending at the Board. Grupo Financiero Serfin, Mexico Request: Establish Serfin **Funds Transfer** Inc., Los Angeles, and engage in receiving and **transmitting money**, buying and selling foreign currency, cashing US\$ payroll checks, making cash advances on **credit cards**, issuing and selling US\$ and foreign currency denominated money orders and similar payment investments. Latest...

...contracts; 2) execute and clear certain futures contracts and options on futures contracts through omnibus **accounts** with **affiliated** FCMs; and 3) expand its previously authorized foreign exchange -related activities to include acting as...

?